

REC'D FOR RECORD Jan 23 1973 At 3:21 O'CLK P M SAME DAY RECORDED & EX'D PER ELLIS C. WACHTER. CLK.

THIS MORTGAGE, made this 12th day of January 1973, by

Robert E. Kolb and Annie E. Kolb, his wife,

WITNESSETH: WHEREAS, the said Robert E. Kolb and Annie E. Kolb, his wife, stand indebted unto Farmers and Mechanics National Bank, a body corporate, or order, in the full and just sum of ONE HUNDRED SIXTY THOUSAND DOLLARS (\$160,000.00) as evidenced by their single bill of even date herewith, with interest at the rate of seven and one-half per cent per annum, on the unpaid principal until paid, principal and interest being payable at the office of Farmers and Mechanics National Bank, a body corporate, in Frederick, Maryland, in monthly installments of ONE THOUSAND TWO HUNDRED EIGHTY-NINE DOLLARS SIXTY CENTS (\$1,289.60) commencing on the 12th day of February, 1973 and on the 12th day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the 12th day of January, 1993.

Privilege is reserved to pay this debt in whole or in an amount equal to one or more monthly payments on the principal that are next due, on the 12th day of any month prior to maturity. And

WHEREAS, it was a condition precedent to the making of the afore-said loan that the re-payment thereof, with interest, should be secured by the execution of these presents.

SAID SUM OF \$160,000.00 so secured being part of the purchase price for part of the property herein described.



Recording Fee ..... 15.50  
Md. Stamp Tax ..... 649.40  
Pd \$ 664.90

Receipt No. 317390

NOW, THEREFORE, This Mortgage Witnesseth: that for and in consideration of the premises and the sum of Ten Dollars (\$10.00), in hand paid we the said Robert E. Kolb and Annie E. Kolb, his wife,

do hereby grant and convey in fee simple unto FARMERS AND MECHANICS NATIONAL BANK, A BODY CORPORATE, its



successors or assigns, all those tracts or parcels of land situate, lying and being in Creagerstown District, Frederick County, Maryland, to-wit:

PARCEL NO. 1: It being the same real estate conveyed unto Robert E. Kolb and Annie E. Kolb, his wife, and Preston L. Kolb and Phyllis J. Kolb, his wife, by the following two deeds (1) Deed from Nettie R. Kolb, widow, dated the 1st day of October, 1955 and recorded in Liber 575, folio 468, one of the land records of Frederick County, Maryland, and (2) deed from Ruth S. Martin and her husband, et al., dated August 25, 1956 and recorded in Liber 575 folio 469, one of the land records of Frederick County.

Being also the same property conveyed unto Helen Stewart by Robert E. Kolb and Annie E. Kolb, his wife, and Preston L. Kolb and Phyllis Kolb, his wife, by deed dated the 18th day of December, 1956 and

FARMERS AND MECHANICS NATIONAL BANK, a body corporate hereby assigns the within and foregoing mortgage unto Joseph C. Wachter